- (ii) The hearing official's analysis, findings, and conclusions relative to:
- (A) The employee's and/or the Board's grounds;
- (B) The amount and the validity of the alleged debt;
- (C) The repayment schedule, if applicable.
- (5) The decision of the hearing official shall constitute the final administrative decision of the Board.

§512.22 Deduction from pay.

- (a) Deduction by salary offset, from an employee's disposable current pay, shall be subject to the following circumstances:
- (1) When funds are available, the Board will collect debts owed the United States in full in one lump-sum. If funds are not available or the debt exceeds 15% of disposable pay for an officially established pay interval, collection will normally be made in installments.
- (2) The installments shall not exceed 15% of the disposable pay from which the deduction is made, unless the employee has agreed in writing to a larger amount.
- (3) Deduction will commence with the next full pay interval following notice that deductions will commence.
- (4) Installment deductions will not be made over a period greater than the anticipated period of employment.

[52 FR 43897, Nov. 17, 1987, as amended at 55 FR 3051, Jan. 30, 1990]

§512.23 Liquidation from final check or recovery from other payment.

- (a) If an employee retires or resigns before collection of the debt is completed, offset of the entire remaining balance may be made from a final payment of any nature to such extent as is necessary to liquidate the debt.
- (b) Where debt cannot be liquidated by offset from final payment, offset may be made from later payments of any kind due from the United States inclusive of Civil Service Retirement and Disability Fund pursuant to 5 U.S.C. 8347 and 5 CFR 831.1801 et seq of this regulation.

[52 FR 43897, Nov. 17, 1987, as amended at 55 FR 3051, Jan. 30, 1990]

§ 512.24 Non-waiver of rights by payments.

An employee's voluntary payment of all or part of a debt being collected under 5 U.S.C. 5514 shall not be construed as a waiver of any rights which the employee may have under 5 U.S.C., or any other provision of contract or law, unless statutory or contractual provisions provide to the contrary.

§ 512.25 Refunds.

- (a) Refunds shall be promptly made when:
- (1) A debt is waived or otherwise found not to be owed to the United States; or
- (2) The employee's paying agency is directed by an administrative or judicial order to refund amounts deducted from his or her current pay.
- (b) Refunds do not bear interest unless required or permitted by law or contract.

§ 512.26 Interest, penalties, and administrative costs.

The assessment of interest, penalties and administrative costs shall be in accordance with subpart D of this regulation.

§ 512.27 Recovery when paying agency is not creditor agency.

- (a) Format for request for recovery. (1) Upon completion of the procedures prescribed under 5 CFR 550.1104 and its own regulations, the creditor agency shall certify the debt in writing to the paying agency.
- (2) The creditor agency shall certify in writing that the employee owes the debt, the amount and basis of the debt; the date on which payment is due, the date the Government's right to collect first accrued, and that the creditor agency's regulations implementing section 5514 have been approved by OPM.
- (3) If collection must be made in installments, the creditor agency must advise the paying agency of the number of installments to be collected, the amount of each installment, and the commencing date of the first installment.
- (b) Submitting the request for recovery.—(1) Current employees. The creditor agency shall submit the debt claim, agreement, or other instruction